



Tuesday, March 9, 2010

## Dream team

**Secaucus High School students advance to 'Consumer Bowl' regional after county win**

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2 days 7 hrs ago | 138 views | 0 | 9 | |

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**SMART CUSTOMERS** – Secaucus High School students and Hudson County Consumer Bowl champs (left to right) Jesse Williams, Harrekriehma Tripathi, Riya Desai, Raveena Lalwanit, and Lauren Bradshaw now head to the Northern New Jersey regional competition.

There's a clothing store chain whose motto is "A smart consumer is our best customer."

But five Secaucus High School students who recently won the Hudson County Consumer Bowl know a smart consumer is less likely to get ripped off. The five students – Jesse Williams, Harrekriehma Tripathi, Riya Desai, Raveena Lalwanit, and Lauren Bradshaw – defeated eight other Hudson County high schools at the Feb. 23 contest and now head to the Northern New Jersey regional competition next month. Regional winners will then compete in a state match.

Consumers lose billions each year due to fraud, according to the U.S. Postal Inspection Service, partly because they are often unclear about their rights under the law.

### "I learned a lot, actually." – Lauren Bradshaw

The New Jersey High School Consumer Bowl was created in 1997 by the state Division of Consumer Affairs as an entertaining way to educate young people about their rights under the Consumer Fraud Act of 1960. Questions asked during the bowl cover the gamut of typical types of fraud schemes, from old (credit reporting) to new (identity theft).

"I learned a lot, actually," said High School senior and team member Bradshaw. "Most of the things we learned about consumer rights while preparing for [the competition] I had no idea about. And now everyday I see something that makes me think, Oh, I have this right."

Bradshaw, who plans to attend Rutgers University in the fall where she hopes to study accounting or marketing, said she was particularly impressed with New Jersey's "lemon law."

Lemon laws protect consumers who unknowingly purchase lousy cars that repeatedly fail inspection and don't meet other standards.

"I didn't really know much about it. But I've learned a lot now," she said, adding that she has been able to educate friends, classmates, and even family members about their rights as consumers.

#### Prepared for months

This wasn't the first time Secaucus High School students have competed well in the Consumer Bowl.

A team of students made it all the way to the state championship in Trenton seven years ago.

"I'm hoping to repeat again with this team," said Felice Wilson who began teaching financial literacy and business courses at the High School since 1992.

Wilson, who also runs a business club at the High School, approached a handful of students at the beginning of the year about forming a team that could compete in the bowl.

The students studied for months to prepare for the competition. Beginning last October, the team met for an hour once a week and pored over rigorous study guides the Division of Consumer Affairs puts online for high school teams to prepare for the bowl.

The team prepared for such questions as, "How long must a doctor keep your medical records," and "Where can people get information about charities that solicit donations?" (The answers: seven years and the Division of Consumer Affairs' Charities Registration Section.)

"What they need to know for this contest is a lot of the Consumer Fraud Act," Wilson said. "They had to do a lot of reading on their own. Then I'd drill them and question them."

Participation in the bowl is open to all New Jersey high schools. Secaucus is among 94 competing in the bowl this year.

#### High school 'Feud'

The Consumer Bowl is structured much like the popular TV game show "The Family Feud."

"It's a game show format. We use equipment that's set up with lights and buzzers," said the Division of Consumer Affairs' Acleema Khan, who helps run the bowl. "When the students are asked a question, they buzz in to respond. The buzzer of the first person who responds will light up. That way we know who buzzed in first. The buzzer light of the second student to respond will flash."

The competitor with the flashing light gets a chance to respond if the first respondent gets the answer wrong.

At the Feb. 23 competition there were three rounds in three schools competed in each round. The winner of each round then competed against each other. There was also a lighting round in which team members had only five seconds to answer such questions as, "What percentage of the total cost should a consumer give a contractor before home improvement work begins?" (Answer: one-third of the total cost.)

"That lightning round can make or break everything," Wilson said.

Teams from Dickinson, Kearny, Lincoln, High Tech, County Prep, Liberty, Ferris, and the Academy of the Arts high schools also competed in the Hudson County competition.

Secaucus High will face the winners of other Northern New Jersey county matches in Newark on April 14.

For more information about the New Jersey High School Consumer Bowl, or to test your knowledge of consumer law in the state, visit: [www.state.nj.us/ps/ca/bowl/overview.htm](http://www.state.nj.us/ps/ca/bowl/overview.htm)

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